



IRT Insurance Website - Terms of Use

This website is owned and operated by IRT Insurance Pty Ltd, ABN 88 005 508 501. Your use of the services, information, text, graphics, materials and other content on any part of the IRT Insurance website ('material on this website') is governed by these Terms of Use. By using this website you agree to be bound by these Terms of Use.

If you do not agree to the Terms and Conditions below, do not access this site, or any pages thereof. Copyright © IRT Insurance P/L 2010. All Rights Reserved. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and in their arrangement, is owned by IRT Insurance P/L unless otherwise indicated.

No Warranty

The information and materials contained in this site, including text, graphics, links or other items - are provided 'as is', 'as available'. IRT Insurance P/L does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

Limitation of liability

In no event will IRT Insurance P/L be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if IRT Insurance P/L, or representatives thereof, are advised of the possibility of such damages, losses or expenses. Hyperlinks to other internet resources are at your own risk; the content, accuracy, opinions expressed, and other links provided by these resources are not investigated, verified, monitored, or endorsed by IRT Insurance P/L.

Submissions

All information submitted to IRT Insurance P/L via this site shall be deemed and remain the property of IRT Insurance P/L and IRT Insurance P/L shall be free to use, for any purpose, any ideas, concepts, know-how or techniques contained in information a visitor to this site provides IRT Insurance P/L through this site. IRT Insurance P/L shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by the IRT Insurance P/L entity having the direct customer relationship or as otherwise specifically agreed or required by law.

IRT Insurance Quotation Form

The IRT Insurance Quotation Services are offered solely to assist you to purchase or decide to purchase insurance from us. You agree not to compile, repackage or disseminate for commercial purposes any information provided by use of these quotation services without our prior written consent. We reserve the right to terminate your access to these services in our sole discretion, including for submitting excessive requests for these services.

You acknowledge that the transmission of your details may not be received by IRT Insurance for reasons beyond either parties' reasonable control including, but not limited to, mechanical, software, computer, telecommunications, or electronic failure, or the omission or failure of a third party service providers or systems. You further acknowledge that, to the extent permitted by law, IRT Insurance is not liable to you in any way for any loss or damage at all and however caused, arising directly or indirectly in connection with the transmission of an Electronic Data through the IRT Insurance website.

Any personal information that is received by IRT Insurance is subject to our Privacy Policy.

IRT Insurance will endeavour to supply you with our indicated terms of insurance based on the information you have supplied, within normal business hours and within a reasonable time frame. You further acknowledge the IRT Insurance Duty of Disclosure statement. If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

The insurance will not be bound by submitting a request for a quote. You will need to supply certain documentation/information, the risk needs to be accepted by the Insurer and the premium paid. IRT Insurance will instruct the Insured as to the required documentation/information, which may include, but is not limited to; a completed Application form, Veterinary Certificate(s), Declaration(s) of Health and or justification of value. The Insurer reserves the right to decline any Application.